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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/871,341	05/31/2001	Tim K. Keyes	RD-28408

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CONFIRMATION NO. 9578
 FORMALITIES LETTER



OC000000006907328

John S. Beulick
 Armstrong Teasdale LLP
 Suite 2600
 One Metropolitan Sq.
 St. Louis, MO 63102

Date Mailed: 10/15/2001

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on 09/10/2001 to the Notice to File Missing Parts (Notice) mailed 08/01/2001 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



12-07-01

Seefor

PATENT
RD-28408

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al.

Serial No.: 09/871,341

Filed: May 31, 2001

For: METHODS AND SYSTEMS FOR
PORTFOLIO CASH FLOW
VALUATION

Art Unit: 2171

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Examiner:

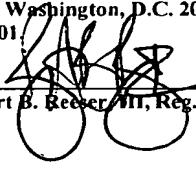
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CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, on

Dec 3, 2001.


Robert B. Reeser, III, Reg. No. 45,548

RESPONSE TO NOTICE OF INCOMPLETE REPLY

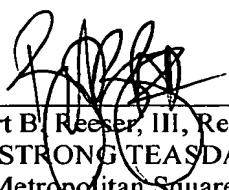
Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Notice of Incomplete Reply dated October 15, 2001, enclosed are twenty-six (26) sheets of formal drawings. Also enclosed is the Part 2 - Copy to be Returned with Response of the Notice of Incomplete Reply.

If any additional fee is due, please charge Deposit Account Number 01-2384. A duplicate copy of this letter is enclosed.

Respectfully submitted,


Robert B. Reeser, III, Reg. No. 45,548
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, Missouri 63102-2740
(314) 621-5070



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RD-28408

**CERTIFICATE OF MAILING BY EXPRESS MAIL TO
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Express Mail mailing label number: **EL817711925US**

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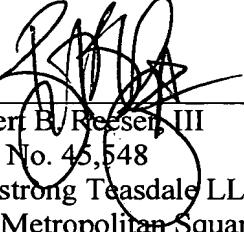
Date of Mailing: **December 3, 2001**

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I certify that the attached documents of **Timothy K. Keyes** and **Brian N. Dingman** for **METHODS AND SYSTEMS FOR PORTFOLIO CASH FLOW VALUATION**, Serial No. 09/871,341, filed May 31, 2001, Attorney Docket No. 'RD-28408, including:

- Response To Notice Of Incomplete Reply (1 pg., in duplicate)
- Copy of Part 2 of Notice-Of Incomplete Reply (1 pg.)
- Formal Drawings (26 sheets)
- Return post card

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Box MISSING PARTS, U.S. Patent and Trademark Office, Box 2327, Arlington, VA 22202.



Robert B. Reeser, III
Reg. No. 45,548
Armstrong Teasdale LLP
One Metropolitan Square, Suite 2600
St. Louis, Missouri 63102-2740
314-621-5070